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Response Under 37 CFR §1.116
Expedited Procedure – Group Art Unit 3621
Attorney Docket No. 26796.2
Customer No. 27683

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:
David P. Cook

§ Group Art Unit: 3621

Ser. No.: 09/427,968

§ Examiner: Worjloh, J.

Filed: October 27, 1999

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For: CENTRALIZED AUTHORIZATION AND
FRAUD-PREVENTION SYSTEM FOR
NETWORK-BASED TRANSACTIONS

TRANSMITTAL

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JUN 30 2003

GROUP 3600

Mail Stop AF
Commissioner For Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Enclosed are the following regarding the above-identified patent application:

1. Amendment in response to the final Office action mailed April 25, 2003;
2. Transmittal (in duplicate); and
3. return postcard.

The Commissioner is hereby authorized to charge payment of any further fees associated with any of the papers submitted herewith or to credit any overpayment to Deposit Account No. 08-1394.

Respectfully submitted,

Andrew S. Ehmke
Reg. No. 50,271

Date: 6/24/03

HAYNES AND BOONE, LLP
901 Main Street, Suite 3100
Dallas, Texas 75202-3789
Telephone: (214) 651-5116
Facsimile: (214) 200-0808
File: 26796.2
D-1136861.1

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DATE OF DEPOSIT: June 24, 2003

This paper and fee are being deposited with the U.S. Postal Service Express Mail Post Office to Addressee service under 37 CFR §1.10 on the date indicated above and is addressed to Mail Stop Non Fee Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450

Kathy Mettee

Name of person mailing paper and fee

Signature of person mailing paper and fee



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Patent Attorney Docket No. 26796.2
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N/E

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AMENDMENT

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GROUP 3600

Mail Stop AF
Commissioner For Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office action mailed April 25, 2003, please amend the above-identified patent application as follows: